3 1 (Official Form 1) (1/08) Case 10-		ed <u>04/07/1</u>	0 Page 1 of 41	-17	<u>543</u>
United States Ban District of N	· ·		Vo	luntary Petition	1
Name of Debtor (if individual, enter Last, First, Middle Terry, Dana Nannette	Name of Joint	Debtor (Spouse) (Last, First, M	Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			nes used by the Joint Debtor in ed, maiden, and trade names):	the last 8 years	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (if more than one, state all): 3187	•	(if more than o	·		
Street Address of Debtor (No. and Street, City, and Stat 1527 E. 35th Street Baltimore, MD	e):	Street Address	s of Joint Debtor (No. and Stree	et, City, and Stat	e):
County of Residence or of the Principal Place of Busine Baltimore City	ZIP CODE 21218 ess:	County of Res	idence or of the Principal Plac		P CODE
Mailing Address of Debtor (if different from street addr	ess):	Mailing Addre	ess of Joint Debtor (if different	from street addr	ress):
	ZIP CODE			ZI	P CODE
Location of Principal Assets of Business Debtor (if diffe	erent from street address above):			Zī	P CODE
Type of Debtor (Form of Organization)	Nature of Busine (Check one box.)	ess	Chapter of Bankı the Petition is		der Which
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	e as defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 P. Recognition of Main Proceed Chapter 15 P. Recognition of Nonmain Pro	of a Foreign ding etition for of a Foreign
	Tax-Exempt Enti (Check box, if application of the United States of the U	able.) organization nited States		eck one box.) umer Del C. bus an	ots are primarily siness debts.
Filing Fee (Check one box	x.)	Cheek one be	Chapter 11 D	Pebtors	
□ Full Filing Fee attached. □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owe					J.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available Debtor estimates that, after any exempt prop- distribution to unsecured creditors.			, there will be no funds availab	le for	
Estimated Number of Creditors		0,001- 25]	Over 100,000	
\$\overline{\pi}\) to \$\$\overline{\pi}\) 50,001 to \$\$100,001 to \$500,001 to \$500,001 to \$1	to \$10 to \$50 to	50,000,001 \$1 5 \$100 to	00,000,001 \$500,000,001 \$500 to \$1 billion	More than \$1 billion	7 1
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 \$: to \$10 to \$50 to	50,000,001 \$1 5 \$100 to		More than \$1 billioh	<u>3</u>

1 (Official Forn	n I) (1/08) <u>Case 10-17543</u> Doc 1 Fil	ed 04/07/10 Page 2 of 41	Page 2
Voluntary Petit	tion be completed and filed in every case.)	Name of Debtor(s): Terry, Dana N.	
This page musi	All Prior Bankruptcy Cases Filed Within Last 8 Y		.)
Location Where Filed: N	None	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Name of Debtor	.	Case Number:	Date Filed:
District:	District of Maryland	Relationship:	Judge:
	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and	Exhibit E (To be completed if debto whose debts are primarily	r is an individual
	securities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she 12, or 13 of title 11, United States Cod available under each such chapter. I further debtor the notice required by 11 U.S.C. § 34	may proceed under chapter 7, 11 le, and have explained the relie certify that I have delivered to the
Exhibit A	s is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	(Date)
	Exhibit	C	
Does the debte-	own or have possession of any property that poses or is alleged to pose		while health areafate?
<u></u>		a threat of infinitent and identifiable name to p	done hearth or safety?
	Exhibit C is attached and made a part of this petition.		
No.			
	Exhibit	: N	-
To be compl	leted by every individual debtor. If a joint petition is filed	d, each spouse must complete and atta	ach a separate Exhibit D.)
☑ Exhil	bit D completed and signed by the debtor is attached and	made a part of this petition.	
If this is a joi	int petition:		
□ Exhil	bit D also completed and signed by the joint debtor is atta	ched and made a part of this petition.	
	Information Regarding		
Ø	(Check any appli Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	f business, or principal assets in this District fo	or 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a	
	Certification by a Debtor Who Resides a (Check all applica		
	Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the	following.)
		(Name of landlord that obtained judgment)	PROFESSION STATEMENT AND ADDRESS OF THE STATE
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30)-day period after the
	Debtor certifies that he/she has served the Landlord with this certi	ification, (11 U.S.C. § 362(1)).	

Case 10-17543 Doc 1 Filed 04/07/10 Page 3 of 41 B 1 (Official Form) 1 (1/08) Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) Terry, Dana N. Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct. and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. Х X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (443) 220-5504 (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer Х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or Printed Name of Attorney for Debtor(s) guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Valli Lampkin Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer XXX-XX-8601 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. 3109 Sequoia Ave Address Baltimore, MD 21215 Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States

Code, specified in this petition.

X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

District of Maryland

In re Terry, Dana	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 3.17.10

B 7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

District of Maryland

In re:_Terry, Dana N,	Case No.
Debtor	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Debtor unemployed since 2/1/2010. Eligible for unemployment benefits March 2010 - amount unknown.

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING \square

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

SEE ATTACHED SHEET

JUDGMENT

Open/Active

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE **OF PROPERTY**

5. Repossessions, foreclosures and returns

П

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

CARMAX, 225 Chastain Meadows Ct NW. Kennesaw, GA 30144

1999 Lexus GS400 Sedan \$3875 (KBB trade-in value)

Attachment Form 7 Item 4 a.

[Suits and administrative proceedings, executions, garnishments and attachments]

Judgment filed 02/2009

Case number: 010100405412008 Court: Baltimore City District Court

> 501 E. Fayette Street Baltimore, MD 21202

Creditor:

CACH LLC

\$3,062

Status:

Open

Judgment filed 11/2007

Case number: 010100308572007 Court: Baltimore City District Court

501 E. Fayette Street Baltimore, MD 21202

Creditor:

HSBC Bank USA

\$8113.82

Status:

Open

Judgment filed 11/08/2008

Case number: 080400230052007 Court: Baltimore County District Court

> 8914 Kelso Drive Baltimore, MD 21221

Creditor:

Director's Office of Budget Finance for Baltimore County

\$195

Status:

Open

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY 4

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Consumer Credit Counseling [via Internet]

3/15/2010

\$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

OF CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF **OF SETOFF**

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

4408 Old Court Rd., Apt. G

Dana N. Terry

7 months

Baltimore, MD 21208

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT **DOCKET NUMBER**

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

ADDRESS NATURE OF BUSINESS E

BEGINNING AND

NAME

OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

ENDING DATES

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. **NAME ADDRESS** d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a None financial statement was issued by the debtor within two years immediately preceding the commencement of this case. NAME AND ADDRESS **DATE ISSUED** 20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the \square taking of each inventory, and the dollar amount and basis of each inventory. **DOLLAR AMOUNT** OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis) b. List the name and address of the person having possession of the records of each of the inventories reported None Ø in a., above. NAME AND ADDRESSES OF CUSTODIAN DATE OF INVENTORY OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

Ø

Ø

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None Z a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. Signature ana s Date of Debtor Signature of Joint Debtor Date (if any) [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date Signature Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (S∞ 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Valli Lampkin Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. 3109 Sequoia Ave Baltimore, MD 21215

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

District of Maryland

In re	Dana Terry		•	Case No.
		Debtor		
				Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 15,856.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 6,267.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 46,824.73	
G - Executory Contracts and Unexpired Leases	Yes	1			1400
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 736.00
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$ 2,405.00
7	TOTAL	17	\$ 15,856.00	\$ 53,091.73	

B 6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

District of Maryland

In re Dana Terry ,	Case No
Debtor	
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	iount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	6,267.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	17,223.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	23,460.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 739.00
Average Expenses (from Schedule J, Line 18)	\$ 2,405.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 8,868.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 6,267.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	-	\$ 0.00
4. Total from Schedule F		\$ 46,824.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	,	\$ 46,824.73

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B6A (Official Form 6A) (12/07)

In re	Terry, Dana N.	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Renter				
	То	tal➤	0.00	

(Report also on Summary of Schedules.)

B 6B (Official Form 6B) (12/07)	Case 10-17543	Doc 1	Filed 04/07/10	Page 21 of 41
D OD (OHICIAI FOILL OD) (12/0/)				

In re	Terry, Dana N.	Case No	
	Debtor	(If known)	 (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand		15.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		MECU: Checking/Savings \$6.00 Bank of America: Checking/Savings \$600 M&T Bank: Certificates of Deposit (2) \$10		616.00
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings		10,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Personal Clothing		1,000.00
7. Furs and jewelry.		Ring		2,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Cameras (2)		100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

In re	Terry, Dana N.	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Chevy Chase Bank (Stock)		125.00
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x	·		
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child Support \$739/month		
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Federal Income Tax Refund (Debtor has back taxes-probable refund capture)		1,500.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Life Insurance policy - value unknown		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

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D 0D (Official Fulli 0D) (12/0/) -	Composition		1 1100 0 17 0 17 10	1 490 -0 01 1

ln re	Terry, Dana N.	. Case No	•
•	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	×			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	×			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		Laptop computer		500.00
29. Machinery, fixtures, equipment, and supplies used in business.	x 、			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			:
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
	I	0 continuation sheets attached Tota	al 🕨	\$ 15,356.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re	Terry, Dana N.	, Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to wl	nich debtor is entitled under:
(Check one box)	

- ☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on Hand, Checking, and Savings Accounts	MD Annotated Code 11-504(b)(5)	6,000.00	631.00
Household Goods	MD Annotated Code 11-504(b)(5)	6,000.00	6,000.00
Household Goods	MD Annotated Code 11-504(f)	5,000.00	4,000.00
Jewelry	MD Annotated Code 11-504(f)	5,000.00	2,000.00
Cameras and Laptop	MD Annotated Code 11-504(f)	5,000.00	600.00
Stock (Chevy Chase Bank)	MD Annotated Code 11-504(f)	5,000.00	125.00
Child Support (monthly)	MD Annotated Code 11-504(b)(6)	739.00	0.00
Federal Income Tax Refund	MD Annotated Code 11-504(b)(5)	5,000.00	1,500.00
Life Insurance Policy	MD Annotated Code 11-504(b)(2)		
Wearing Apparel	MD Annotated Code 11-504(b)(1)	5,000.00	1,000.00

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B 6D (Official Form 6D) (12/07)

In re Terry, Dana N.	•	Case No.		
Dehtor			(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			SUBJECT TO LIEN					
			VALUE \$	_				
ACCOUNT NO.								
			VALUE \$	-				
ACCOUNT NO.								
					} : :			
			VALUE \$	<u> </u>				
O continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$ 0.00	\$ 0.00
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related B 6E (Official Form 6E) (12/07)

In re	Terry, Dana N.		 Case No
		Debtor	 (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B 6E (Official Form 6E) (12/07) - Cont.

In re Terry, Dana N. Case No. (if known) Debtor Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

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In re Dana Terry	, Case No
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Tax Claim (Priority 8)

Type of Priority for Claims Listed on This Sheet

an ordin (i notify o)				_					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Department of Treasury Internal Revenue Service Atlanta, GA 39901							3,500.00	3,500.00	0.00
Account No.									
Comptroller of Maryland Revenue Administration Division Annapolis, MD 21411							1,067.00	1,067.00	0.00
Account No.								_	
Unemployment Compensation 1100 N. Eutaw Street Baltimore, MD 21201							1,700.00	1,700.00	0.00
Account No.									
						:	:		
Sheet no. 1 of 1 continuation sheet: Creditors Holding Priority Claims	attach	ed to Schedul		otals o	Subtota f this p		\$ 6,267.00	\$ 6,267.00	0.00
Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$ 6,267.00					
	(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da			, report f Certai	also or			\$ 6,267.00	0.00

3 6F (Official Form 6F) (12/07)	Case 10-17543	Doc 1	Filed 04/07/10	Page 29 of 41

In re Dana Terry	•	Case No.	
Debtor		(if known)	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME. DATE CLAIM WAS JNLIQUIDATED CONTINGENT CODEBTOR CLAIM MAILING ADDRESS **INCURRED AND** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. **ACCOUNT NO. ...5150** 12/2007 (for Strayer College) Access Receivables 2.068.00 200 E. Joppa Rd. Suite 310 Student Loan Towson, MD 21286 ACCOUNT NO. 463XXXX 04/2006 (repossessed) Carmax Auto Finance 10,887.00 P. O. Box 440609 Kennesaw, GA 30160 ACCOUNT NO. ... 0212 07/2008 (for Prescott Square) Fair Collections & Out 3,261.00 12304 Baltimore Ave. Ste. E Beltsville, MD 20705 ACCOUNT NO. 853098XXXX 05/2009 (for CitiBank) Midland Credit Management 372.00 8875 Aero Drive San Diego, CA 92123 16,588.00 Subtotal> continuation sheets attached \$ Total▶ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re Dana Terry ,	Case No.
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Sallie Mae 11100 USA Parkway Fishers, IN 46037			01/2009 Student Loan (deferred to May 2011)		1		3,500.00
Sallie Mae 11100 USA Parkway Fishers, IN 46037			01/2009 Student Loan (deferred to May 2011)				6,364.00
ACCOUNT NO. 466309000115X HSBC Bank P. O. Box 5253 Carol Stream, IL 60197			12/2005 [Authorized User]				458.00
ACCOUNT NOE00032009 Sallie Mae 11100 USA Parkway Fishers, IN 46037			11/2009 Student Loan (deferred to may 2011)				2,250.00
ACCOUNT NOE00042009 Sallie Mae 11100 USA Parkway Fishers, IN 46037			11/2009 Student Loan (deferred to May 2011)				3,041.00
Sheet no. 2 of 4 continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	total➤	\$ 15,613.00
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					ule F.) tistical	\$	

In re Dana Terry	, Case No.
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 147502890712X CACH LLC 370 17th Street, Suite 5000 Denver, CO 80202-5690			12/2007 (for WAMU Providian Bank)				3,062.00
NCO P. O. Box 15273 Wilmington, DE 19850			(for Greater Baltimore Medical Center)				237.48
MBROI P. O. Box 549 Timonium, MD 21093			(for Greater Baltimore Medical Center)				403.80
Peroutka & Peroutka, P. A. 8028 Ritchie Highway S-300 Pasadena, MD 21122			(for HSBC Bank USA) Judgment				8,113.82
ACCOUNT NO. 650XXXX FastCash 515 G SE Miami, OK 74354							465.00
Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					\$ 12,282.10		
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) tistical	\$	

In re Dana Terry ,	Case No
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
NCO P. O. Box 4935 Trenton, NJ 08650			(for Baltimore Gas & Electric Co)				1,318.88
ACCOUNT NO. 650XXXX Ameriloan 3513 P Street NW, P. O. Box 111, Miami, OK 74355							465.00
John E Lindner, P.A. P. O. Box 507 Linthicum, MD 21090-0507			(for Energy Fitness Center)				557.75
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 4 of 4 continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims		nched			Sub	total➤	\$ 2,341.63
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) itistical	\$ 46,824.73	

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

	0 40 47540	D 4	F11- 1-04/07/40	D04544	
B 6H (Official Form 6H) (12/07)	Case 10-17543	Doc 1	Filed 04/07/10	Page 34 of 41	
In re Terry, Dana N.		,		Case No.	
Debto	r				(if known)
	SCH	EDULE	E H - CODEBTO	ORS	
Provide the information red debtor in the schedules of credi commonwealth, or territory (in	itors. Include all guaranto	rs and co-sig	ners. If the debtor reside	es or resided in a commu	

debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

7	Check	this	box	if	debtor	has	nΩ	codebtors.
لبظا	CHUCK	uns	UUA	11	ucowi	1103	пv	COUCOIOIS.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR		

B6I (Official Form 6I) (12/07)	Case 10-17543	Doc 1	Filed 04/07/10	Page 35 of 41

In re Dana Terry	Case No
Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: Single	RELATIONSHIP(S): Son and Duaghter				AGE(S): 5 & 8 YC		
Employment:	DEBTOR			SPOUS	E		
Occupation Uner	nployed	1					
Name of Employer	Veolia Transportation						
How long employed	3 months - Laid off February 1, 2010						
reares of Employ	O1						
2100 Huntington	n Ave, Baltimore, MD 21212						
ICOME: (Estimate of	of average or projected monthly income at time	DEBTOR		SPOUSE			
case f	iled)		0.00	_			
3.6 .11		\$	0.00	\$			
Monthly gross wag (Prorate if not page)	ges, salary, and commissions	¢	0.00	¢			
Estimate monthly				Φ			
. SUBTOTAL		\$	0.00	\$			
I FOOD DATE OF I	DEDVICTIONS	Φ		Ψ			
 LESS PAYROLL a. Payroll taxes ar 		\$	0.00	\$			
b. Insurance	id social security	\$	0.00	\$			
c. Union dues		\$	0.00	\$			
d. Other (Specify)	:	\$	0.00	\$			
. SUBTOTAL OF P	AYROLL DEDUCTIONS	\$	0.00	\$			
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$	0.00	\$			
. Regular income from	om operation of business or profession or farm	\$	0.00	\$			
(Attach detailed		¢	0.00	\$			
. Income from real j		Э					
. Interest and divide	nds nance or support payments payable to the debtor for	\$	0.00	\$	···········		
	e or that of dependents listed above	\$	739.00	\$			
	government assistance						
(Specify):		\$	0.00	\$			
2. Pension or retirer		\$	0.00	\$			
3. Other monthly in	come	•	0.00	\$ \$			
(Specify):		<u> </u>	0.00	<u> </u>			
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$	739.00	\$			
5. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$	739.00	\$			
6. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column			739.00			
otals from line 15)	•	(Report als	so on Summar	v of Schedules	and, if applicable,		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor unemployed since February 1, 2010. eligible for unemployment May 2010; however amount of benefits unknown at this time.

B6J (Official Form 6J) (12/07) ase 10-17543 Doc 1 Filed 04/07/10 Page 36 of 41

In re Dana Terry	Case No.
Dehtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expendi	tures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	\$0.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	_{\$} 250.00
b. Water and sewer	_{\$} 150.00
c. Telephone	s 40.00
d. Other Cable, Cell phone	s 275.00
3. Home maintenance (repairs and upkeep)	\$ 80.00
4. Food	\$ 2,580.00
5. Clothing	\$ 200.00
6. Laundry and dry cleaning	\$ 30.00
7. Medical and dental expenses	s 500.00
8. Transportation (not including car payments)	s 160.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	s 45.00
c. Health	\$ 0.00
d. Auto	\$ 300.00
e. Other	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$4567 due in back taxes / probable tax lien in future months	\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$0.00
b. Other	\$0.00
c. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00
17. Other Gym Membership	s 125.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,405.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
Debtor entitled to unemployment benefits May 2010. However, entitlement unknown at this time.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	s 739.00
b. Average monthly expenses from Line 18 above	s 2,405.00
c. Monthly net income (a. minus b.)	_{\$} 1,666.00

Debtor			(if known)
In re Terry, Dana N.		Case I	No
6 Declaration (Official Form 6 - Declaration) (2/01)0-17543	Doc 1	Filed 04/07/10	Page 37 of 41

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoin my knowledge, information, and belief.	ng summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of
Date 3 17 10	Signature:
	C pepitor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NO	ON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and informatio	n preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide on required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been revices chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum ting any fee from the debtor, as required by that section.
Valli Lampkin	XXX-XX-8601
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	XXX-XX-8601 Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name who signs this document.	title (if any), address, and social security number of the officer, principal, responsible person, or partner
3109 Sequoia Ave	
Baltimore, MD 21215	
Address	, ,
x Jalli Lampkin Signature of Bankruptcy Petition Preparer	3/17/10 Date
Names and Social Security numbers of all other individuals who prepa	ared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional sign	ned sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 18 U.S.C. § 156.	e 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF	PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
partnership] of the [call of the]]call of the [call of the [call of the [call of the]]call of the [call of the [call of the]]call of the [call of the]call of the [call of the]]call of the	at or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have neets (Total shown on summary page plus I), and that they are true and correct to the best of my
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation n	nust indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

District of Maryland

In re <u>Terry, Dana N.</u> Debtor	Case No	
	CE TO CONSUMER DEBTOR HE BANKRUPTCY CODE	.(S)
Certification of [Non-Attornet] I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I d	elivered to the debtor the
Valli Lampkin	XXX-XX-8601	
Printed name and title, if any, of Bankruptcy Petition Preparer Address: 3109 Sequoia Ave Baltimore, MD 21215 X Valli Lampkin	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
Certification I (We), the debtor(s), affirm that I (we) have received and Code.	on of the Debtor read the attached notice, as required by § 3	342(b) of the Bankruptcy
	ρ \mathcal{A}	2 17 10
Dava Terry Printed Name(s) of Debtor(s)	X Nana Signature of Debtor	3.17.10
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court District of Maryland

In Re: Terry, Dana N.	Case Number:
-----------------------	--------------

Debtor(s) Chapter: 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 3.17.10

Signature of Debtor(s): Isl Lana Isl

Department of the Treasury Internal Revenue Service Center Atlanta, GA 39901

Comptroller of Maryland Revenue Administrative Division Annapolis, MD 21411

Unemployment Compensation 1100 N. Eutaw Street Baltimore, MD 21201

Access Receivables 200 E. Joppa Road Suite 310 Towson, MD 21286

Carmax Auto Finance P. O. Box 440609 225 Chastain Meadows Court NW Kennesaw, GA 30160

Fair Collections & Outsourcing 12304 Baltimore Ave, Suite E Beltsville, MD 20705

Midland Credit Management 8875 Aero Drive San Diego, CA 92123

Sallie Mae 11100 USA Parkway Fishers, IN 46037

HSBC Bank P. O. Box 5253 Carol Stream, IL 60197 NCO Financial P. O. Box 4935 Trenton, NJ 08650

Ameriloan 3513 P Street NW P. O. Box 111 Miami, OK 74355

CACH LLC 370 17th Street, Suite 5000 Denver, CO 80202-5690

NCO Financial P. O. Box 15273 Wilmington, DE 19850

MBROI P. O. Box 549 Timonium, MD 21093

Peroutka & Peroutka, P.A. 8028 Ritchie Highway S-300 Pasadena, MD 21122

FastCash 515 G SE Miami, OK 74354

Law Office of John E. Lindner, P.A. P. O. Box 507 Linthicum, MD 21090-0507